

# The Health Insurance Marketplace Open Enrollment Period Has Passed, But You May Qualify for a Special Enrollment Period

*Important Deadline Approaching April 30; Beware of Scams*

□ **Dover, DE** –The open enrollment period for the Health Insurance Marketplace, [www.healthcare.gov](http://www.healthcare.gov), ended on February 15; however, some people may qualify for a special enrollment period (SEP) going on right now. If you owe a fee with your taxes for not having qualifying health coverage in 2014, and you don't yet have health insurance for 2015, you may still be able to get coverage for this year. Time to apply is limited; this special enrollment period ends on April 30.

“If you don't have health insurance in 2015 you'll risk having to pay the fee again next year,” said Insurance Commissioner Karen Weldin Stewart. The fee for people who don't have coverage increases in 2015 to \$325 per person or 2% of your household income – whichever is higher. Eighty percent of people who apply for financial assistance received some level of support to help pay for monthly premiums.

**If you owe the fee for not having qualifying coverage in 2014, you may still be eligible to enroll in 2015 coverage if all of these apply:**

- You didn't know until after open enrollment ended on February 15, 2015 that the health care law required you and your household to have health coverage, or you didn't understand how the requirement would impact you and your household;

- You owe the fee for not having coverage in 2014; and
- You aren't already enrolled in 2015 coverage through the Health Insurance Marketplace or outside the Marketplace.

Healthcare.gov states that, "You don't need to have filed your 2014 taxes before enrolling with this SEP—you just have to owe the fee." The website further states, "If any person in a household meets the criteria for this SEP, everyone in the household can enroll with it." Please note: Even if you get 2015 coverage through the SEP, you still owe the fee for 2014.

**Other special enrollment periods are available throughout the year if you experience certain life changes, such as having a baby, getting married, or losing your existing health coverage.** To see if you qualify, please visit [www.choosehealthde.com](http://www.choosehealthde.com) or [www.healthcare.gov](http://www.healthcare.gov).

Small businesses can [apply for Small Business Health Options Program \(SHOP\) coverage for their employees](#) any time, all year long.

**Fraud, scams and harassment:** If you try to obtain a health insurance policy outside of the open enrollment period which complies with the Affordable Care Act, you will probably find very few options. Nevertheless, within the past week the Department of Insurance's Consumer Services division has received several complaints about harassing phone calls from callers trying to sell limited benefit plans to consumers, sometimes insinuating that the callers' plans qualify as full health insurance coverage. It most likely does not comply.

There have also been recent reports of scammers calling and impersonating IRS agents, telling people that they need to pay fines or enroll in a plan immediately. Remember, the IRS does not generally conduct business via telephone and you should never give out personal information to anyone if you are suspicious of the call or feel pressured to "act immediately". Never provide your social security number or credit card

number to anyone who demands it.

If you are contacted by an agent who is selling a legitimate insurance product, he or she is required by law to provide you with the name of the insurance company that the agent is representing, and the agent's ID number. If you request that information, and the alleged agent will not provide it, then the call is almost certainly a scam. Before you purchase any benefit plan or insurance policy, you are encouraged to call the Delaware DOI Consumer Services division at 1-800-282-8611 to verify that the agent is licensed to sell insurance policies in Delaware. For more information about health insurance topics please visit [www.delawareinsurance.gov](http://www.delawareinsurance.gov).

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